

Information to identify the case:

|                                 |                                  |             |           |   |
|---------------------------------|----------------------------------|-------------|-----------|---|
| Debtor 1:                       | <b>Jeffrey M. Bratcher-Hoyer</b> |             |           | Social Security number or ITIN: xxx-xx-7779 |
|                                 | First Name                       | Middle Name | Last Name | EIN: _____                                  |
| Debtor 2:                       | <b>Jennifer L. Hoyer</b>         |             |           | Social Security number or ITIN: xxx-xx-9840 |
| (Spouse, if filing)             | First Name                       | Middle Name | Last Name | EIN: _____                                  |
| United States Bankruptcy Court: | District of New Jersey           |             |           | Date case filed in chapter: 13 11/13/18     |
| Case number:                    | <b>18-32465-ABA</b>              |             |           | Date case converted to chapter: 7 9/2/21    |

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

| <b>About Debtor 1:</b>                      |  | <b>About Debtor 2:</b>  |
|---|--|---|
| 1. Debtor's full name                       | Jeffrey M. Bratcher-Hoyer  | Jennifer L. Hoyer   |
| 2. All other names used in the last 8 years |  | aka Jennifer Michael  |
| 3. Address                                  | 1026 Kohler Avenue<br>Deptford, NJ 08096   | 1026 Kohler Avenue<br>Deptford, NJ 08096                      |
| 4. Debtor's attorney                        | Andrew B. Finberg<br>Law Offices of Andrew B. Finberg, LLC<br>525 Route 73 South, Suite 200<br>Marlton, NJ 08053 | Contact phone 856-988-9055<br>Email: andy@sjbankruptcylaw.com |
| 5. Bankruptcy trustee                       | Andrew Sklar<br>Andrew Sklar, Chapter 7 Trustee<br>20 Brace Road<br>Suite 205<br>Cherry Hill, NJ 08034           | Contact phone 856-258-4050                                    |

For more information, see page 2 >

|   |   |   |
|---|---|---|
| <b>6. Bankruptcy clerk's office</b>         | 401 Market Street<br>Camden, NJ 08102<br><br>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . (800) 676-6856   | Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .<br><br>Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)<br><br>Contact phone 856-361-2300<br><br>Date: 9/3/21 |
| <b>7. Meeting of creditors</b>              | <b>September 27, 2021 at 11:00 AM</b>   | Location:<br><br><b>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</b>   |
|   | <b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b><br><br>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.   | The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.   |
| <b>8. Presumption of abuse</b>              | The presumption of abuse does not arise.<br><br>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.   |   |
| <b>9. Deadlines</b>                         | <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b><br><br><b>You must file a complaint:</b> <ul style="list-style-type: none"><li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul><br><b>You must file a motion:</b> <ul style="list-style-type: none"><li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul><br><b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b> | <b>Filing deadline:</b> 11/29/21  |
| <b>10. Proof of claim</b>                   | <b>Deadline to object to exemptions:</b><br>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.   | <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors  |
| <b>11. Creditors with a foreign address</b> | No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.   |   |
|   | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.   |   |

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:

Jeffrey M. Bratcher-Hoyer  
Jennifer L. Hoyer  
Debtors

Case No. 18-32465-ABA

Chapter 7

District/off: 0312-1

User: admin

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Date Rcvd: Sep 03, 2021

Form ID: 309A

Total Noticed: 57

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 05, 2021:**

| Recip ID  | Recipient Name and Address  |
|-----------|---|
| db        | + Jeffrey M. Bratcher-Hoyer, 1026 Kohler Avenue, Deptford, NJ 08096-1956  |
| jdb       | #+ Jennifer L. Hoyer, 1026 Kohler Avenue, Deptford, NJ 08096-1956   |
| 517867627 | + A1 Collection Service, 80 West Upper Ferry Rd., Ste. 1, West Trenton, NJ 08628-2736   |
| 517867629 | + Caliber Home Loans, 715 S. Metropolitan, Oklahoma City, OK 73108-2054   |
| 517867633 | + Commonwealth Finance, 245 Main st, Scranton, PA 18519-1641  |
| 517957967 | Emergency Care Services of NJ, P.A., PO Box 1123, Minneapolis MN 55440-1123   |
| 517867636 | + Emergency Care Services of NJ, P.A., PO Box 740021, Cincinnati, OH 45274-0021   |
| 518870596 | + FREEDOM MORTGAGE CORPORATION, 907 PLEASANT VALLEY AVE, SUITE 3, MT. LAUREL, NJ 08054-1210   |
| 518870597 | + FREEDOM MORTGAGE CORPORATION, 907 PLEASANT VALLEY AVE, SUITE 3, MT. LAUREL, NJ 08054, FREEDOM MORTGAGE CORPORATION 907 PLEASANT VALLEY AVE 08054-1210 |
| 518889816 | FREEDOM MORTGAGE CORPORATION, P.O. BOX 50485, INDIANAPOLIS, IN 46250-0485   |
| 518889817 | FREEDOM MORTGAGE CORPORATION, P.O. BOX 50485, INDIANAPOLIS, IN 46250-0485, FREEDOM MORTGAGE CORPORATION, P.O. BOX 50485 INDIANAPOLIS, IN 46250-0485     |
| 517867637 | + Fenwick Emergency Services, c/o Commonwealth Finance, 245 Main Street, Scranton, PA 18519-1641  |
| 517867642 | + LVNV Funding, c/o Redurgent Capital, PO Box 129, Greenville, SC 29602   |
| 517867641 | + Loan Max, 1517 N Dupont Highway, New Castle, DE 19720-1901  |
| 517867643 | + Midwest Recovery Systems, LLC, 514 Earth City Plaza, Suite 100, Earth City, MO 63045-1303   |
| 518212270 | PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444   |
| 517977330 | + Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013   |
| 518311514 | Toyota Motor Credit Corporation, KML Law Group PC, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108   |
| 517867652 | + Waypoint Resource Group, P.O. Box 8588, Round Rock, TX 78683-8588   |

TOTAL: 19

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                  | Date/Time            | Recipient Name and Address   |
|-----------|---|----------------------|--|
| aty       | Email/Text: andy@sjbankruptcylaw.com        | Sep 03 2021 20:28:00 | Andrew B. Finberg, Law Offices of Andrew B. Finberg, LLC, 525 Route 73 South, Suite 200, Marlton, NJ 08053                           |
| tr        | Email/Text: Andrew.Sklar@txitrustee.com     | Sep 03 2021 20:28:00 | Andrew Sklar, Andrew Sklar, Chapter 7 Trustee, 20 Brace Road, Suite 205, Cherry Hill, NJ 08034                                       |
| smg       | Email/Text: usanj.njbankr@usdoj.gov         | Sep 03 2021 20:28:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Sep 03 2021 20:28:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 517867628 | EDI: BANKAMER.COM                           | Sep 04 2021 00:28:00 | Bank of America, PO Box 982238, El Paso, TX 79998  |
| 517944199 | + EDI: LCIFULLSRV                           | Sep 04 2021 00:28:00 | COMCAST, PO BOX 1931, Burlingame, CA 94011-1931  |
| 517867630 | + EDI: CAPITALONE.COM                       |                      |  |

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|           |   |                      |   |
|-----------|---|----------------------|---|
| 517944059 | EDI: CAPITALONE.COM                                 | Sep 04 2021 00:28:00 | Capital One Bank, 10700 Capital One Way, Glen Allen, VA 23060-9243                                    |
| 517929554 | EDI: BL-BECKET.COM                                  | Sep 04 2021 00:28:00 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083                                  |
| 517867631 | + Email/Text: bankruptcy@cavps.com                  | Sep 03 2021 20:28:00 | Cavalry Portfolio Services, LLC, 500 Summit Lake Dr., Ste. 4 A, Valhalla, NY 10595-2323               |
| 517873324 | + Email/Text: bankruptcy@cavps.com                  | Sep 03 2021 20:28:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321                           |
| 517867632 | + EDI: PRA.COM                                      | Sep 04 2021 00:28:00 | Comenity Capital Bank, c/o Portfolio Recovery, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502-4952  |
| 517867634 | + Email/PDF: creditonebknotifications@resurgent.com | Sep 03 2021 20:36:35 | Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872   |
| 517867635 | + EDI: CITICORP.COM                                 | Sep 04 2021 00:28:00 | DSNB/Macys, P.O. Box 8218, Mason, OH 45040  |
| 517981545 | EDI: Q3G.COM  | Sep 04 2021 00:28:00 | Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657          |
| 517867638 | EDI: AMINFOFP.COM                                   | Sep 04 2021 00:28:00 | First Premier Bank, 3820 N Louise Avenue, Sioux Falls, SD 57107-0145                                  |
| 517932423 | + EDI: CBS7AVE                                      | Sep 04 2021 00:28:00 | Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849                     |
| 517867639 | EDI: CBS7AVE  | Sep 04 2021 00:28:00 | Ginny's, 1112 7th Ave, Monroe, WI 53566-1364  |
| 517867640 | + Email/Text: PBNCNotifications@perituservices.com  | Sep 03 2021 20:28:00 | Kohl's Department Store, PO Box 3115, Milwaukee, WI 53201-3115  |
| 517880076 | Email/PDF: resurgentbknotifications@resurgent.com   | Sep 03 2021 20:36:19 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587                |
| 517867645 | + Email/Text: Bankruptcies@nragroup.com             | Sep 03 2021 20:28:00 | NTL Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036  |
| 517867644 | + EDI: CCS.COM                                      | Sep 04 2021 00:28:00 | Nationwide Insurance, c/o Credit Collection Service, P.O. Box 607, Norwood, MA 02062-0607             |
| 517867646 | Email/Text: info@phoenixfinancialsvcs.com           | Sep 03 2021 20:28:00 | Phoenix Financial Services, P.O. Box 361450, Indianapolis, IN 46236                                   |
| 517980608 | EDI: PRA.COM  | Sep 04 2021 00:28:00 | Portfolio Recovery Associates, LLC, C/O Bluestem Brands Inc., POB 41067, Norfolk VA 23541             |
| 517980113 | EDI: PRA.COM  | Sep 04 2021 00:28:00 | Portfolio Recovery Associates, LLC, C/O Capital One Bank (USA), N.A., POB 41067, Norfolk VA 23541     |
| 517964517 | EDI: PRA.COM  | Sep 04 2021 00:28:00 | Portfolio Recovery Associates, LLC, c/o Boscovs, POB 41067, Norfolk VA 23541                          |
| 517964521 | EDI: PRA.COM  | Sep 04 2021 00:28:00 | Portfolio Recovery Associates, LLC, c/o Toyota, POB 41067, Norfolk VA 23541                           |
| 517980115 | EDI: PRA.COM  | Sep 04 2021 00:28:00 | Portfolio Recovery Associates, LLC, c/o Victorias Secret, POB 41067, Norfolk VA 23541                 |
| 517914165 | + EDI: JEFFERSONCAP.COM                             | Sep 04 2021 00:28:00 | Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 517867647 | + EDI: CCS.COM                                      | Sep 04 2021 00:28:00 | Progressive, c/o Credit Collection Service, P.O. Box 607, Norwood, MA 02062-0607                      |
| 517932424 | + EDI: CBSMASON                                     |                      |   |

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| 517867648 | + EDI: CBS7AVE         | Sep 04 2021 00:28:00 | Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849         |
| 517867649 | EDI: RMSC.COM          | Sep 04 2021 00:28:00 | Swiss Colony, 1515 S 21 Street, Clinton, IA 52732-6676                                       |
| 517871973 | + EDI: RMSC.COM        | Sep 04 2021 00:28:00 | Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061                                      |
| 517867650 | EDI: TFSR.COM          | Sep 04 2021 00:28:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 517932422 | + EDI: CBS7AVE         | Sep 04 2021 00:28:00 | Toyota Motor Credit Corp, 5005 N. River Blvd, NE, Cedar Rapids, IA 52411-6634                |
| 517977352 | + EDI: AIS.COM         | Sep 04 2021 00:28:00 | The Swiss Colony, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849   |
| 517867651 | + EDI: VERIZONCOMB.COM | Sep 04 2021 00:28:00 | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  |
|           |                        |                      | Verizon, PO Box 650584, Dallas, TX 75265-0584  |

TOTAL: 38

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address  |
|-----------|---------------|---|
| 517976967 |               | Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City OK 731                |
| 517938108 | *+            | Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849 |

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 05, 2021

Signature: /s/Joseph Speetjens